

Uninsured Adults in the District A Diverse Population

HRSA State Planning Grant for the Uninsured
Health Care Coverage Advisory Panel Meeting
18 October 2004



Today's Focus: Who Is Uninsured and Why

- Re-cap magnitude of the problem
- Detail on who is uninsured
 - Groups with high uninsurance rates
 - Composition of the uninsured population
- Reasons for uninsurance



How many adults are uninsured in the District?

- Between ~50,000 to ~100,000
- Estimates depend on
 - Year of the survey
 - Age group
 - Definition of “uninsured”



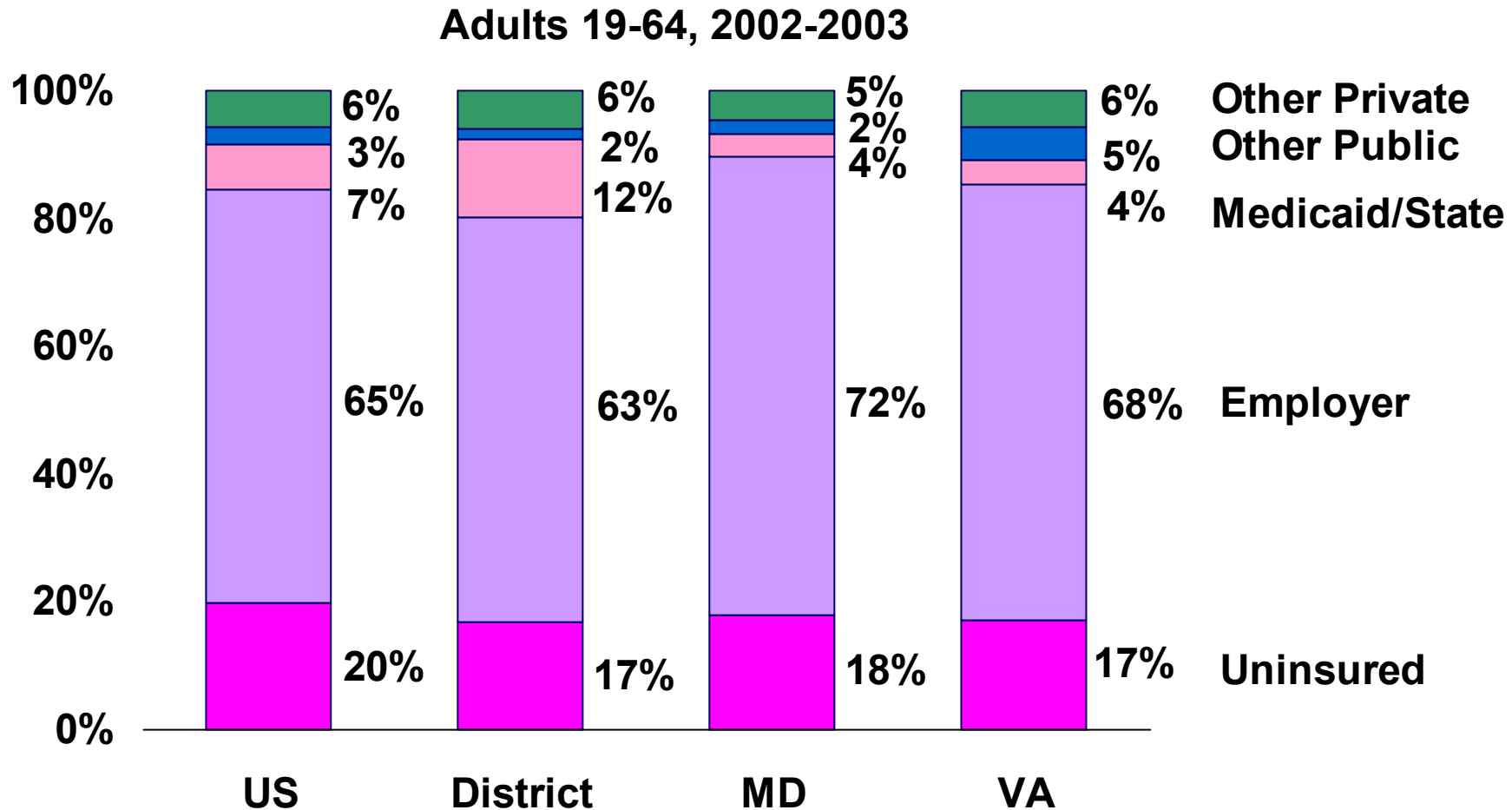
Estimates vary due to who and what measured

Survey	Age	How “Uninsured” Is Measured		
		Full Year	Current	Ever in Past Year
CPS, 2002-03	<65	75,803	--	--
	19-64	63,514	--	--
KFF, 2003	18-64	--	~50,000	--
BRFSS, 1999	18-64	--	45,744	75,030
APRA, 1999	18-64	--	55,448	102,511

Source: Urban Institute estimates of the Current Population Survey, 2002-2003; Kaiser Family Foundation, *D.C. Health Care Access Survey*, 2003; Nicole Lurie and Michael Stoto, “Health Insurance Status in the District of Columbia,” 2002.



Similar uninsurance rates in the region, but different sources of coverage



Source: *Health Insurance Coverage in America: 2003 Data Update*. Prepared for the Kaiser Commission on Medicaid and the Uninsured. 2004.



Self-Reported Reasons for Uninsurance in the District

➡	Cannot afford	26%
	ESI not available	6%
	Don't need because I am healthy	7%
	Tried to apply for Medicaid, didn't get it	6%
	Don't know how to get insurance	3%
➡	Other	34%
	Don't know/Refused	18%

Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



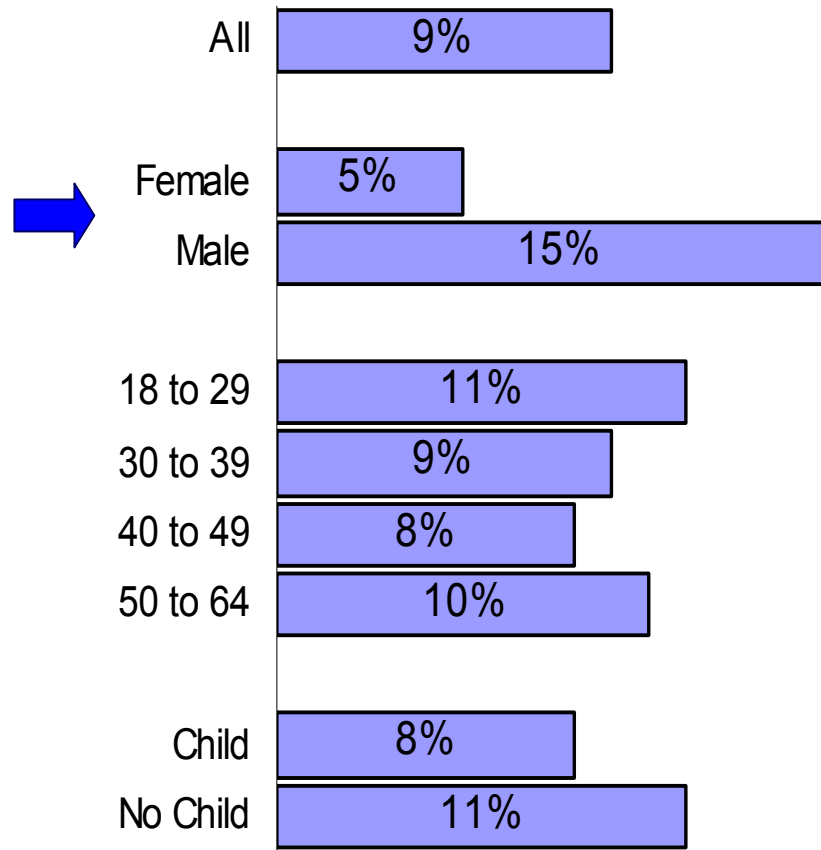
Uninsurance Rates Vary by Key Characteristics

- Basic demographics
- Ethnicity, place of birth, language
- Income
- Education
- Employment



Uninsurance Rates by Gender, Age, Household

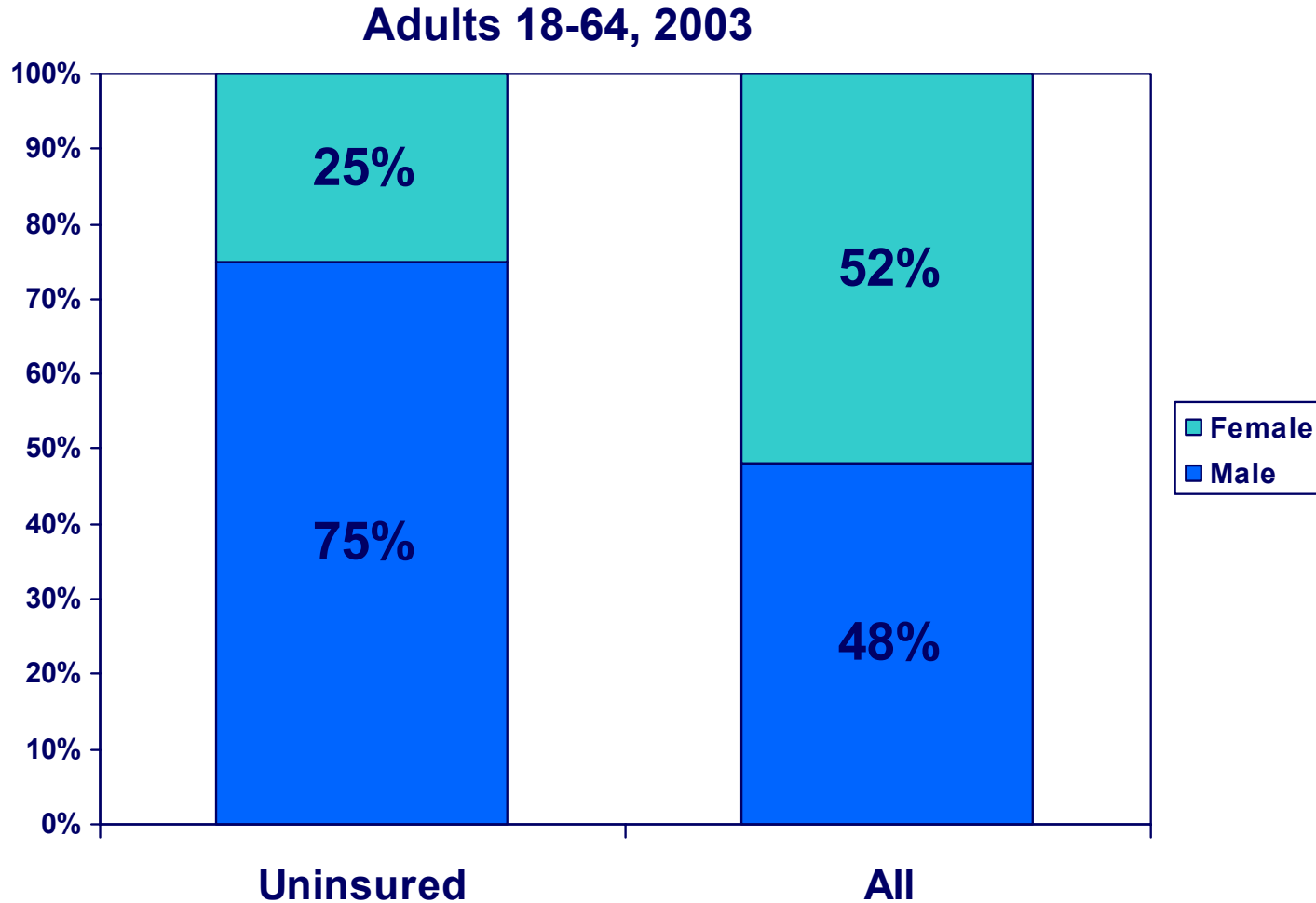
Adults 18-64, 2003



Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



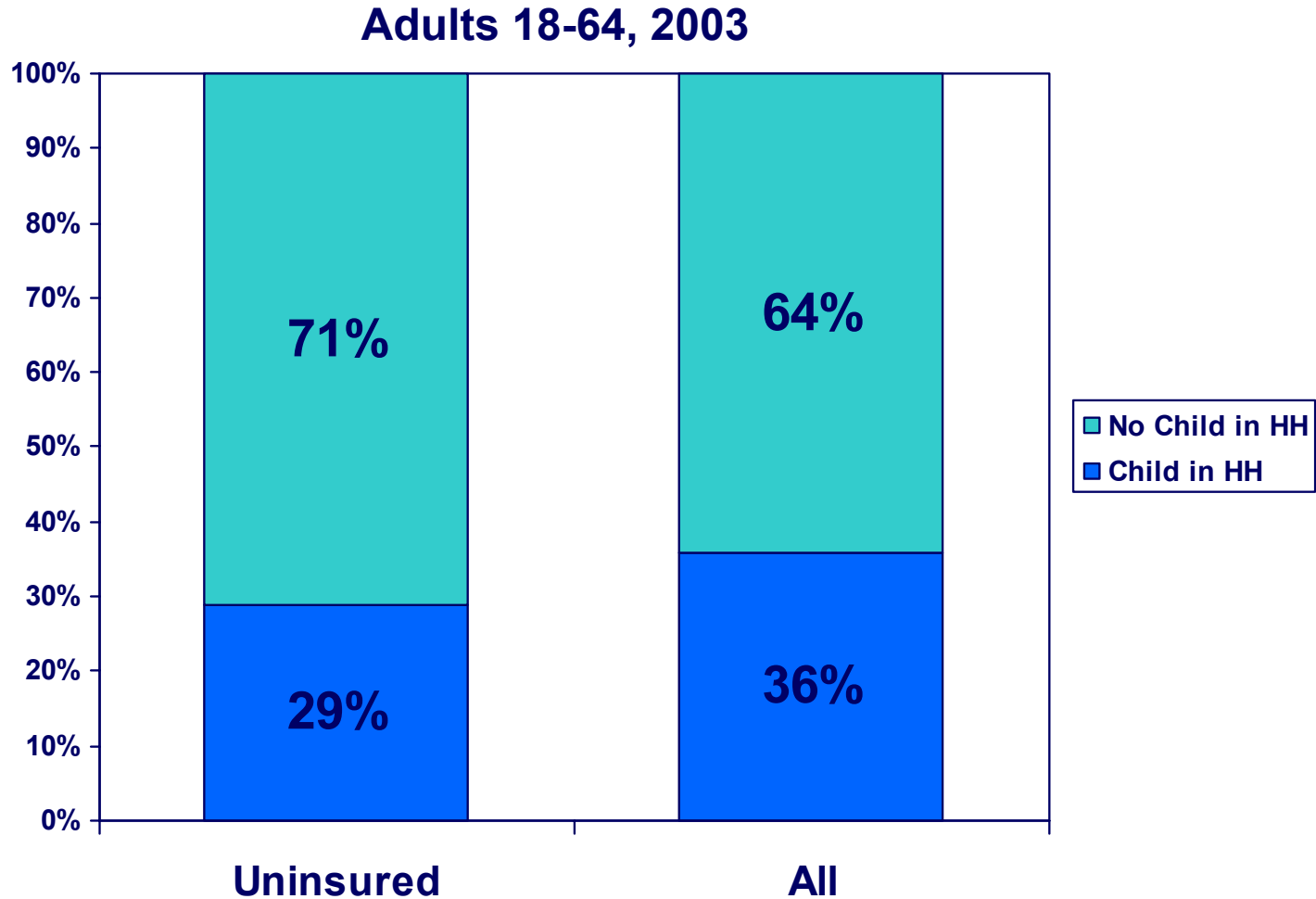
Make-up of Uninsured Population by Gender



Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



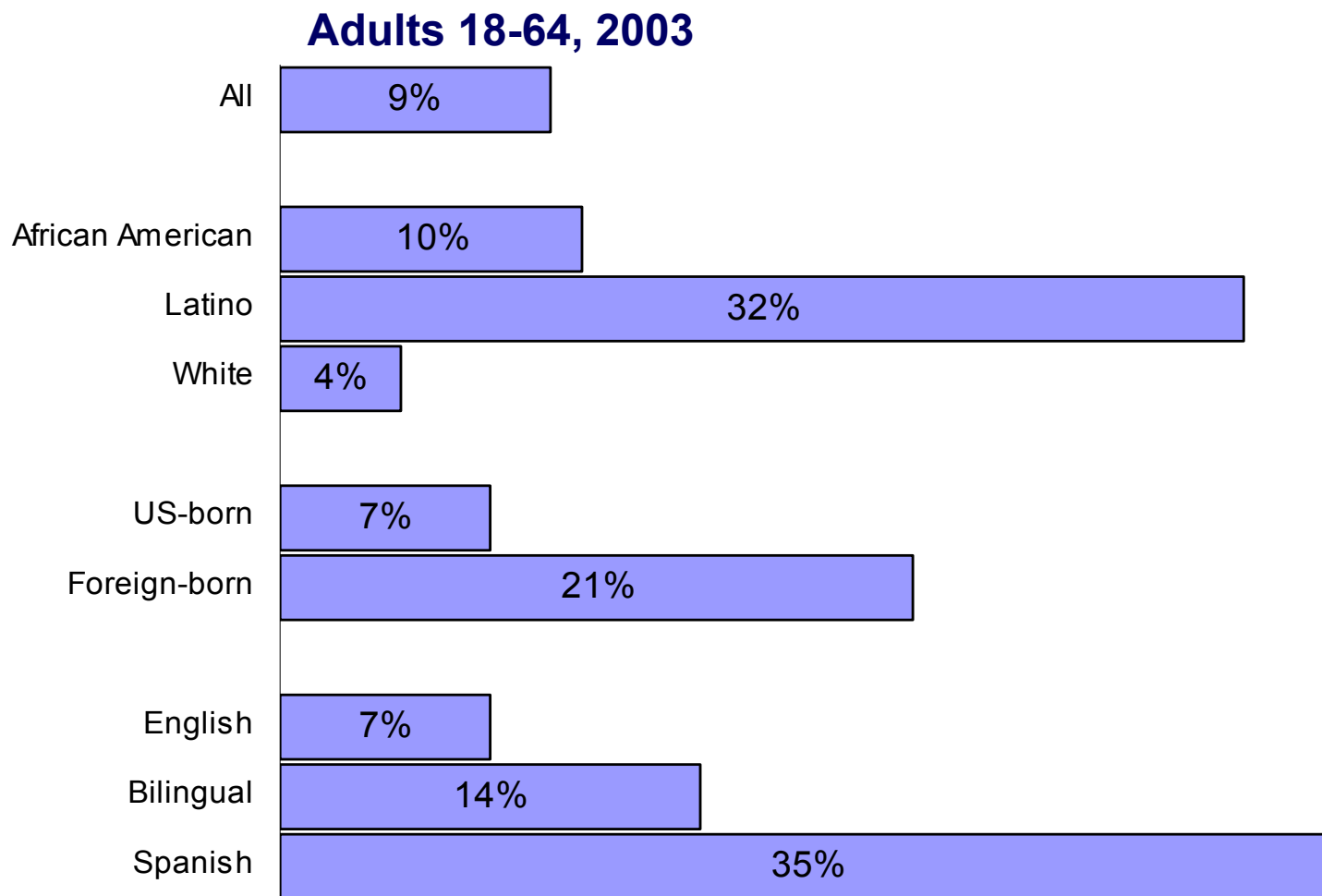
Make-up of Uninsured Population by Child in Household



Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



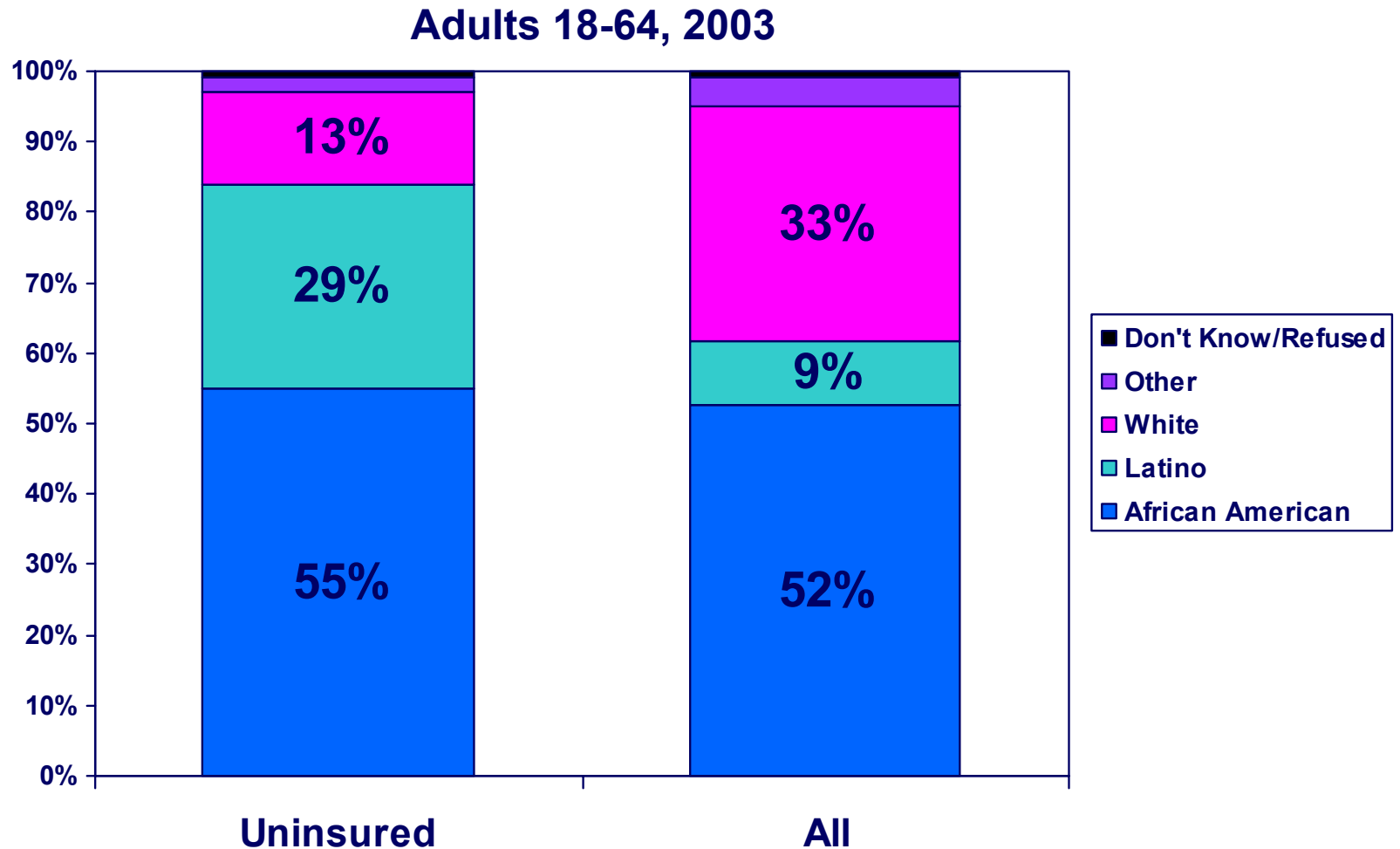
Uninsurance Rates by Race, Place of Birth, Language



Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



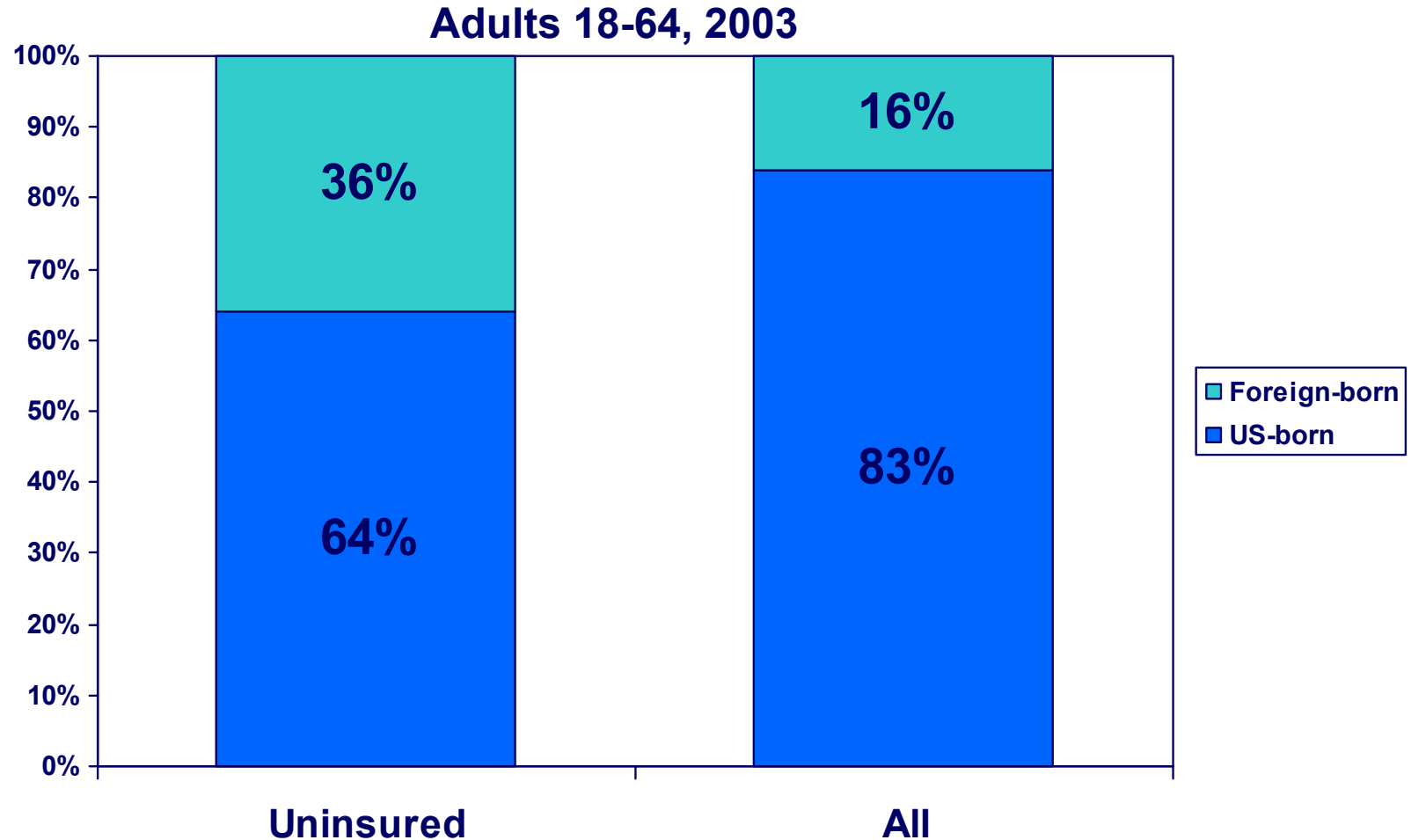
Make-up of Uninsured Population by Race



Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



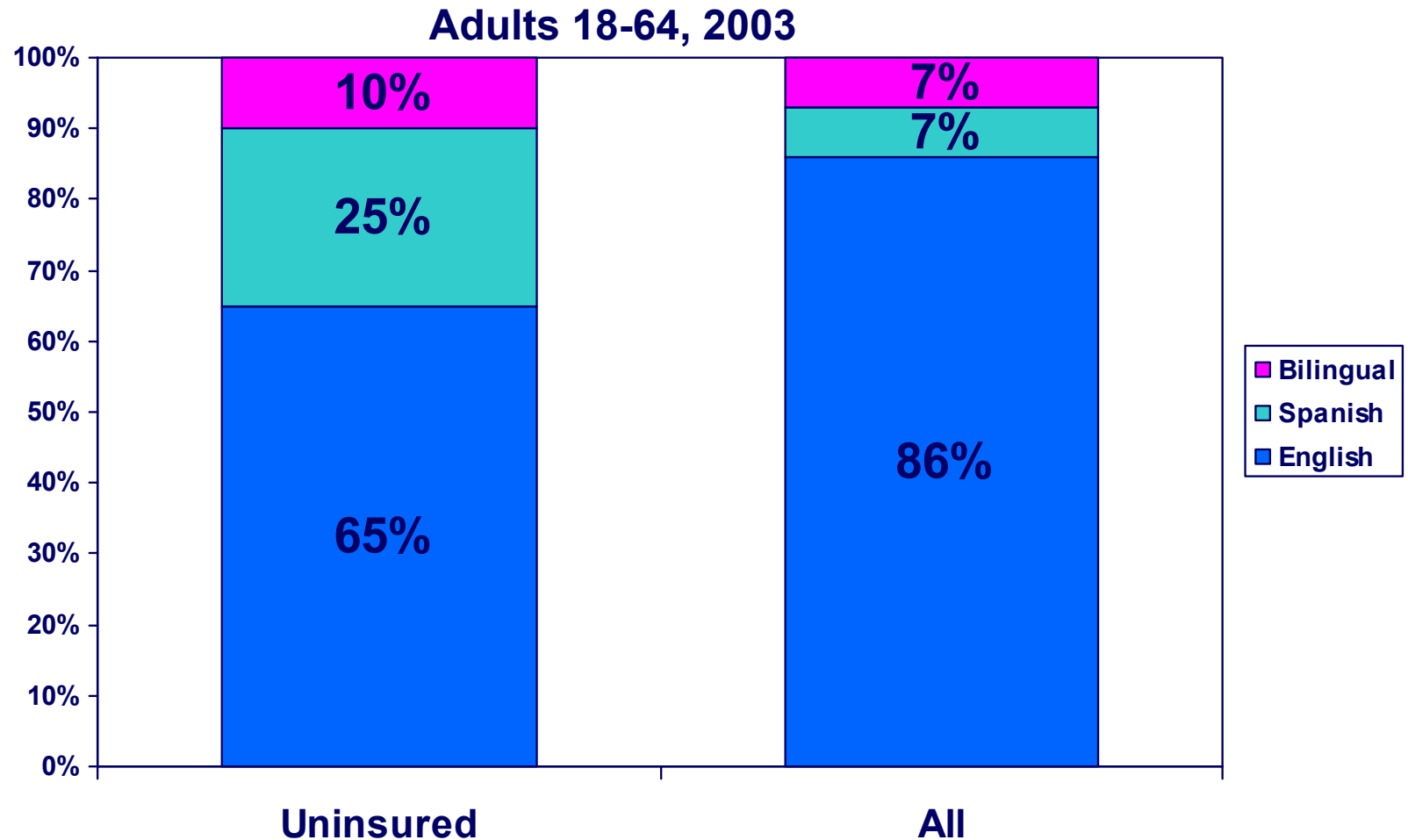
Make-up of Uninsured Population by Place of Birth



Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



Make-up of Uninsured Population by Primary Language

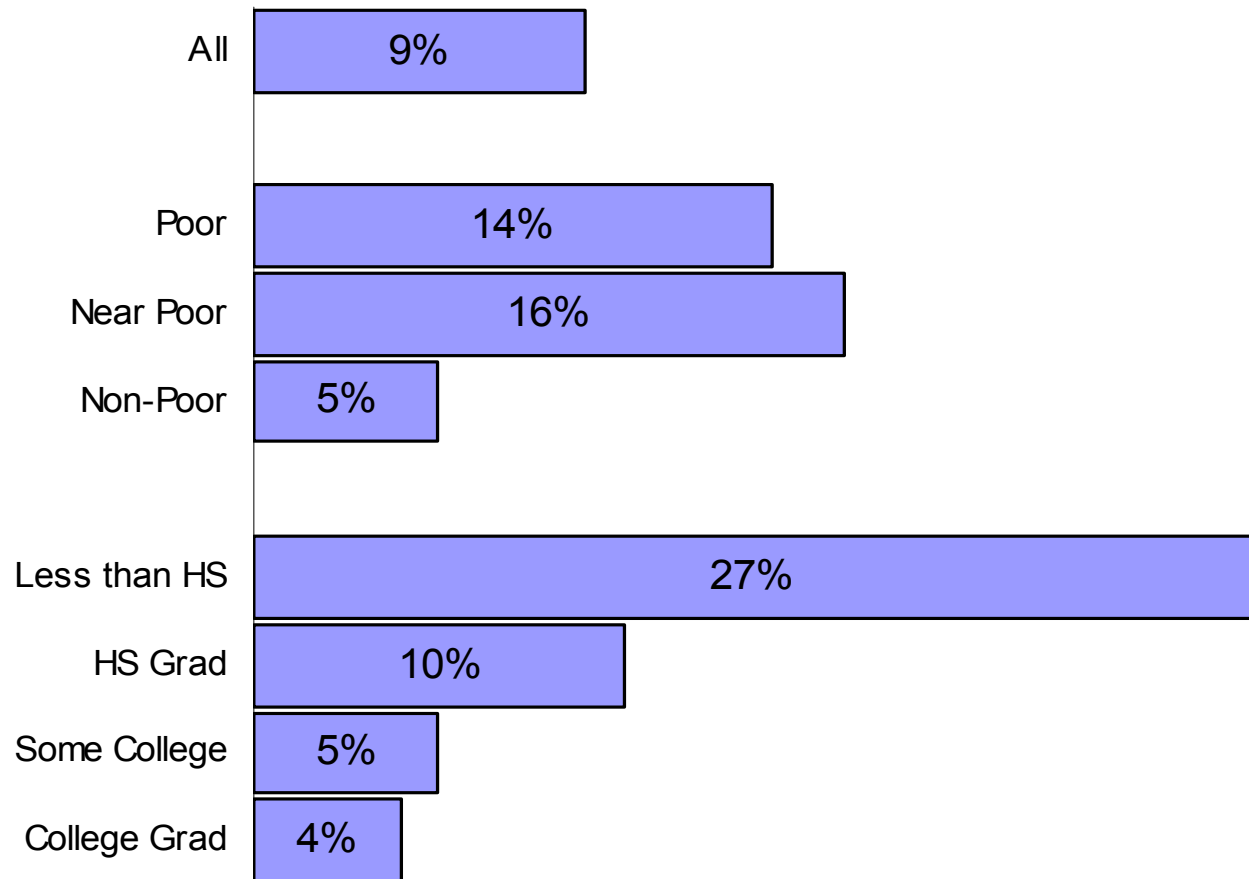


Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



Uninsurance Rates by Income, Education

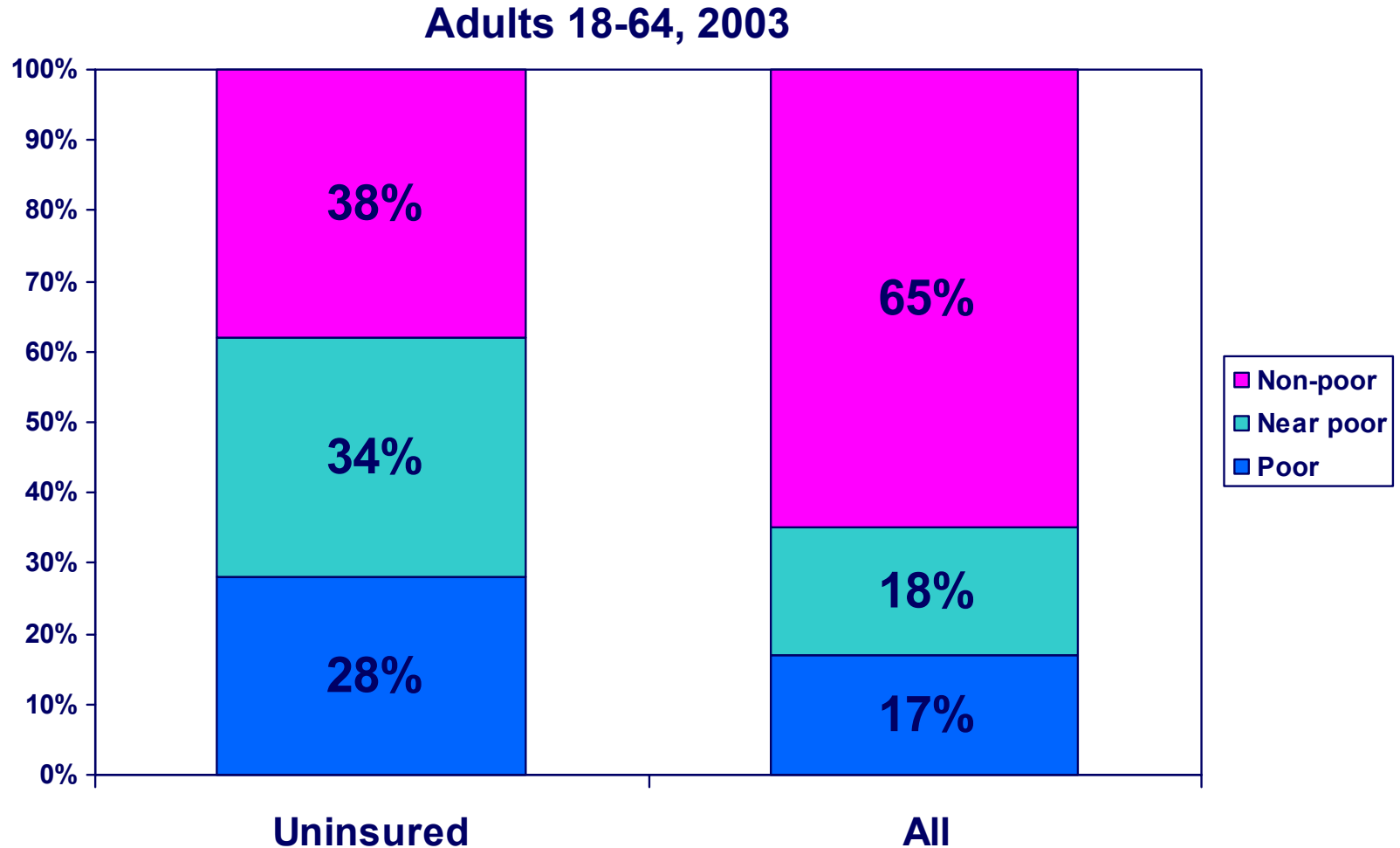
Adults 18-64, 2003



Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



Make-up of Uninsured Population by Income

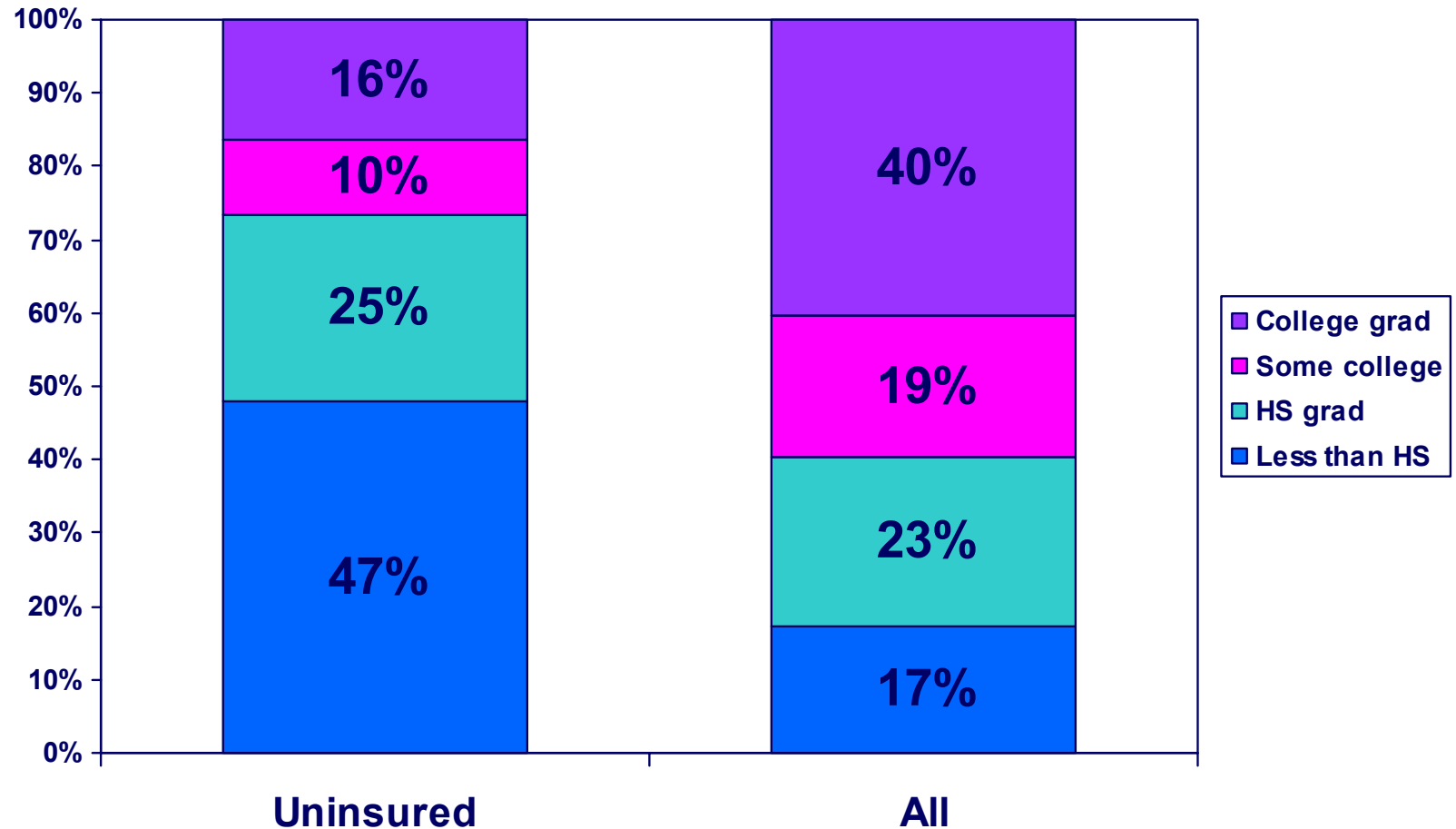


Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



Make-up of Uninsured Population by Education

Adults 18-64, 2003



Uninsured

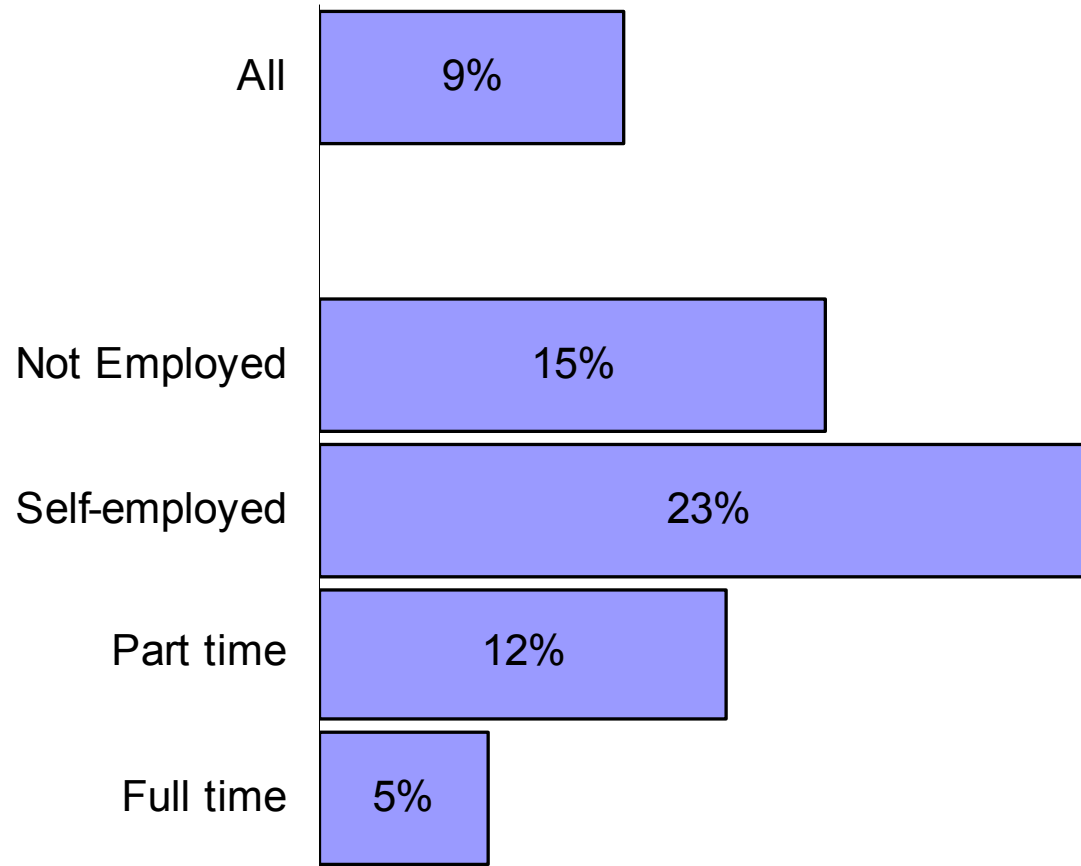
All

Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



Uninsurance Rates by Employment Status

Adults 18-64, 2003

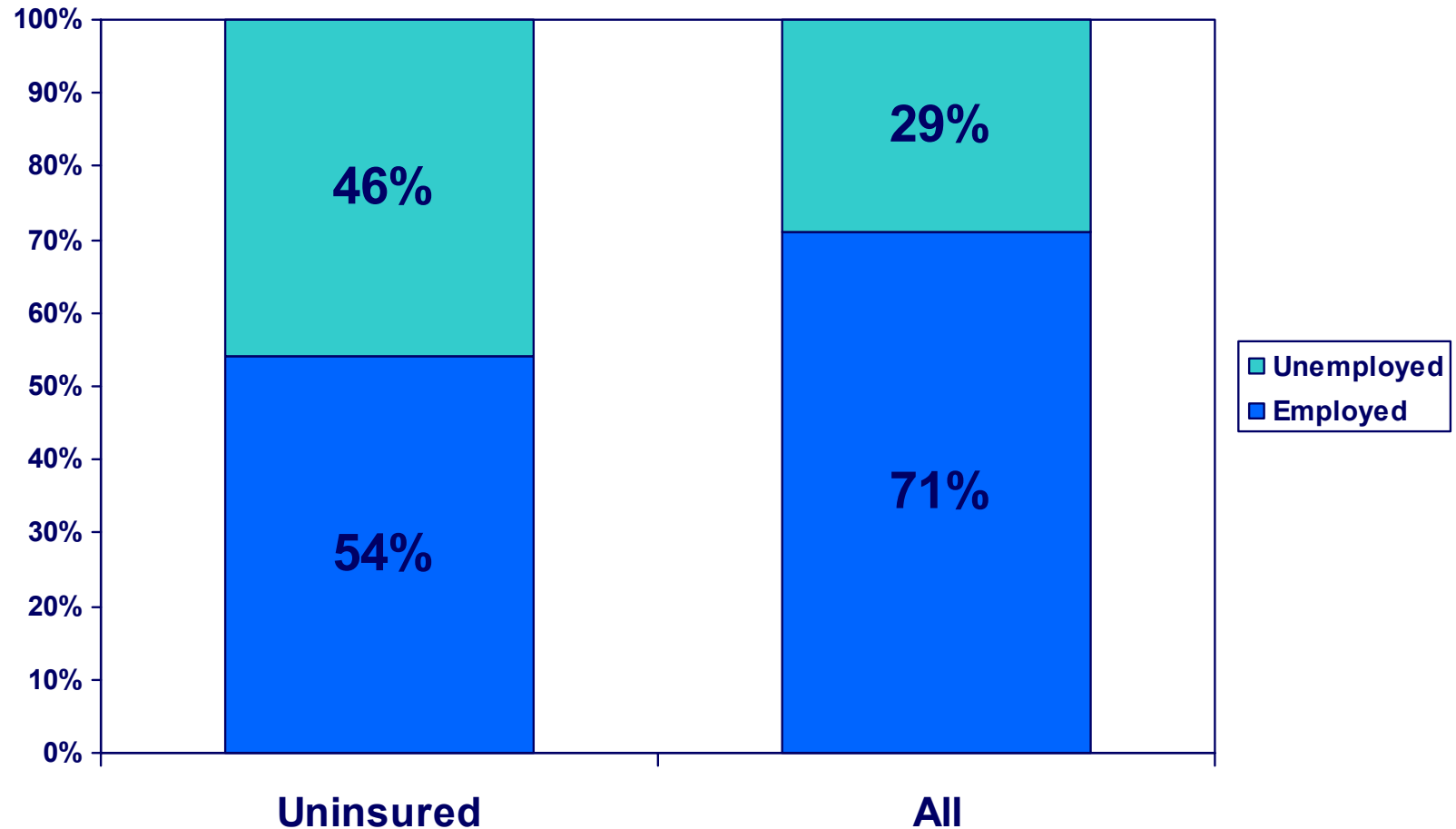


Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



Make-up of Uninsured Population by Employment Status

Adults 18-64, 2003



Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



Uninsured Adults Who Are Not Working

Adults 18-64, 2003

	Uninsured	Uninsured & Unemployed
→ Temp. unemployed	22%	49%
Full time student	1%	2%
Home-maker	7%	16%
→ Perm. Disabled	4%	8%
Other	9%	19%
Not Employed	46%	100%

Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



Uninsured Adults Who Are Working

Adults 18-64, 2003

	Uninsured	Uninsured & Employed
Full time	30%	55%
Part time	10%	18%
Self-employed	15%	27%
Employed	54%	100%

Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



A large share of firms in DC offer insurance

State	% Firms Offering Insurance, 2001
<i>U.S. Total</i>	58%
District	74%
Maryland	62%
Virginia	62%

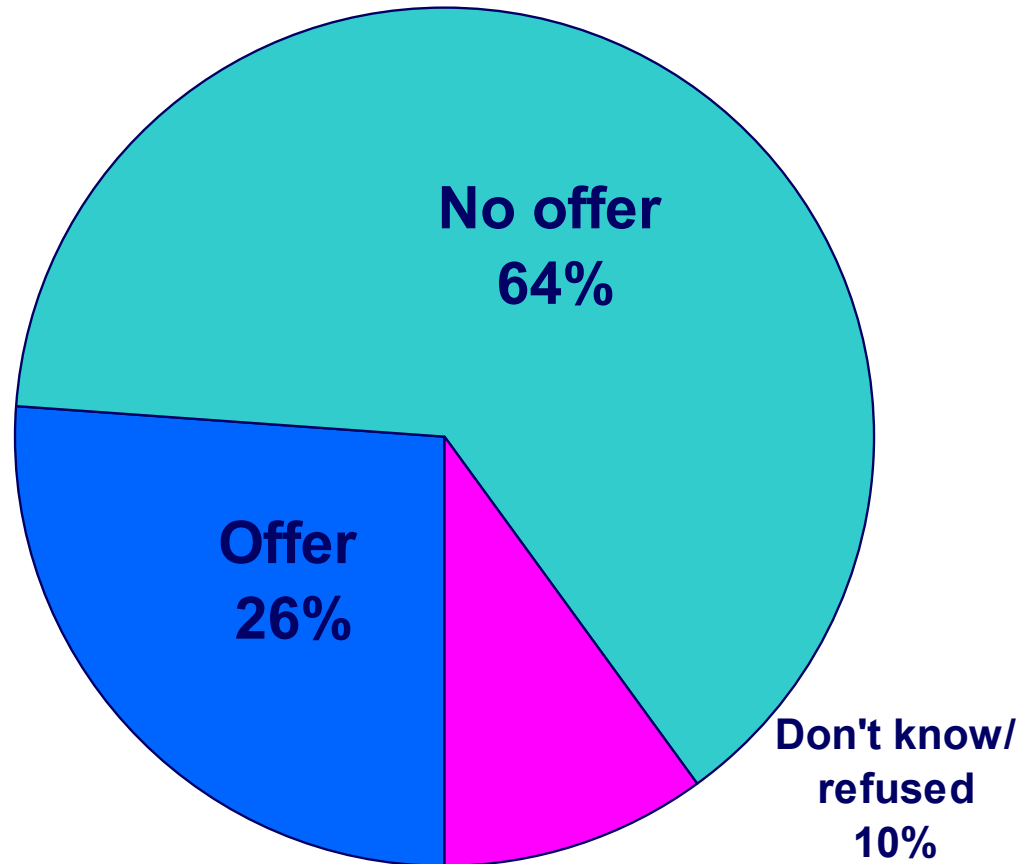
State rates in U.S. range from 43% to 82%

Source: Agency for Healthcare Research and Quality. Medical Expenditure Panel Survey - Insurance Component. 2001.



Still, many workers are not offered insurance

Uninsured Workers 18-64, 2003



Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



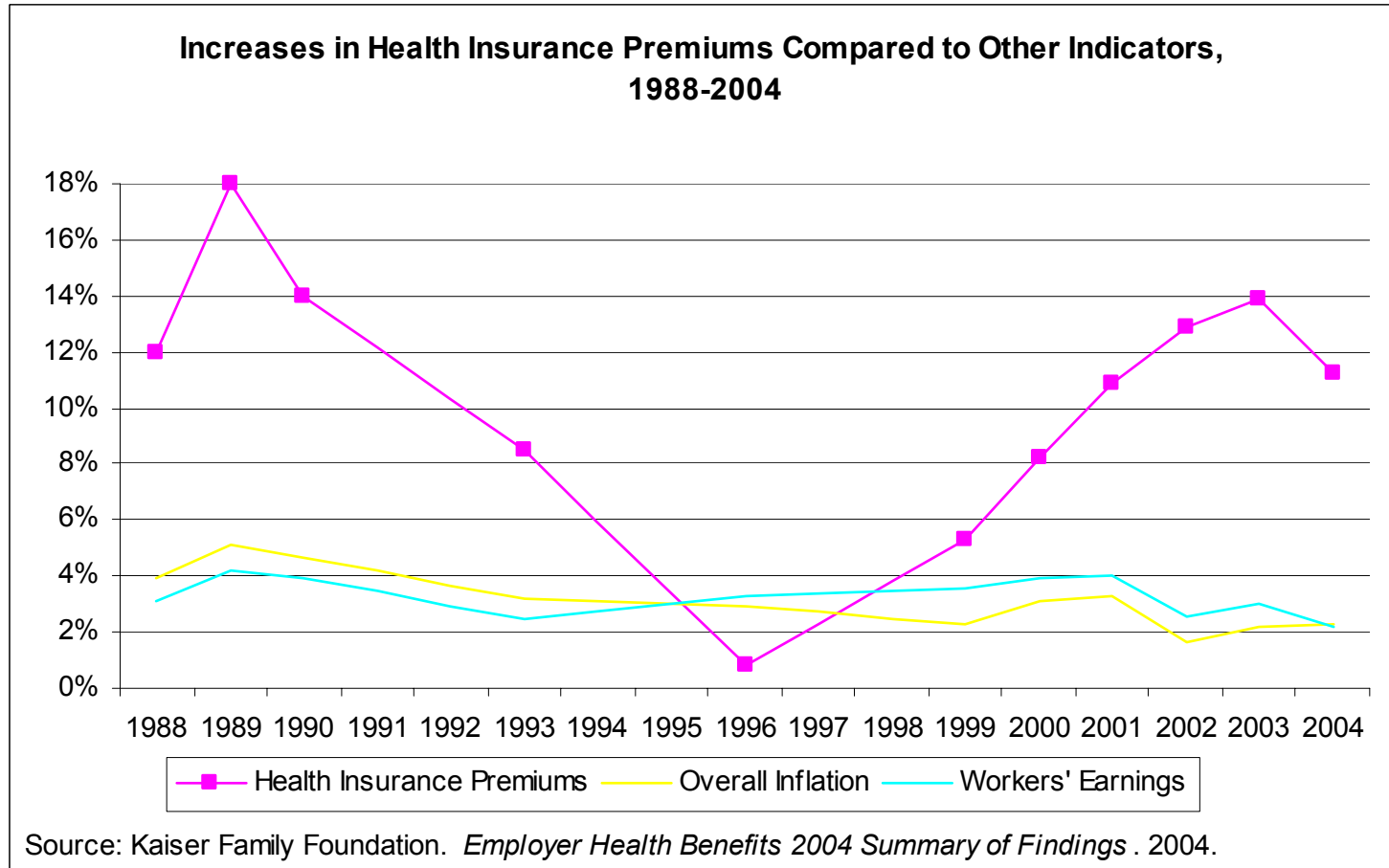
Can employment status help explain lack of insurance offer?

- Among uninsured workers
 - 27% are self-employed
 - 18% work part time
 - 55% work for small firms (<50 employees)

Source: Urban Institute estimates of the D.C. Health Care Access Survey, 2003



Can the cost of insurance help explain why workers are uninsured?



Average Annual Cost of Employer-Sponsored Insurance, 2001

State	Employee Share / Employer Share	
	Individual	Family
DC	\$507 / \$2,523	\$2,003 / \$6,709
MD	\$524 / \$2,364	\$2,178 / \$5640
VA	\$580 / \$2,122	\$1,947 / \$5,401
<i>US</i>	<i>\$498 / \$2,391</i>	<i>\$1,741 / \$ 5,768</i>

Source: Kaiser Family Foundation, State Health Facts Online.



Conclusion

- Uninsured adults in the District are a diverse group
- Reasons for uninsurance are complex

